



# **Family Readiness Handbook**

**2010 Deployment Guide for Single Marines  
Revised October 2008**

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2D Marine Aircraft Wing  
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The Unit Family Readiness Program supports unit members of all types and branches of service. For brevity and simplicity, this Guide merely refers to support of “Marines and families.” This shall not be interpreted as being exclusive. Provide support to ALL unit civilian and military members (regardless of branch of service) and their families who are assigned duty with the Marine Corps.

## SECTION 1: FINANCIAL PLANNING

Review your financial obligations and payment procedures to ensure all financial matters are resolved prior to your departure. Consider using automatic bill pay, allotments or a trusted family member. Should you choose a family member, be sure to name them on a power of attorney (POA).

- Use Appendix A on page 37-38 as a checklist to plan your budget.
- Some credit card companies will “freeze” your account and may suspend interest. It’s worth your time to learn such information.
- Carefully read any financial contracts entered into (cell phone, etc.) to understand your responsibilities.
- Carefully read all financial contracts before signing, to fully understand your responsibilities. If you signed a contract for a “good deal” it generally means a long-term contract with a significant penalty for cancellation. Continuing to pay \$100.00 a month for six months may be better than a \$450.00 cancellation fee (especially if you do not have an extra \$450.00) and an additional reconnection fee when you return. You should check contracts before taking any action. Base legal can provide advice on some matters that require contracts.

A Command Financial Specialist, Base Legal, or the MCCS Personal Financial Specialist can assist you with the process.

### A. PAY DISTRIBUTION:

1. Direct deposit distribution. Direct Deposit to a joint account can lead to problems if another party (e.g. the person paying bills) is writing checks and making withdrawals on the same account as the primary account holder. Bounced checks and letters of indebtedness can result. Most banks will set up separate accounts and distribute the direct deposit funds between the accounts as requested. Transfer of funds between accounts can easily be made if one person falls short of cash. Contact your bank or credit union for more information.
2. Allotments. Defense Finance and Accounting Service (DFAS) can set up an allotment for you. Regular payments can be paid automatically ensuring that there is no lapse in service or coverage. You can manage allotments through MyPay, <https://mypay.dfas.mil/mypay.aspx>.
  - a. While deployed, anything that can be handled through an allotment should be set up that way. Listed below are some typical allotments:
    - Bond Allotment (B) (i.e. U.S. Savings Bond)
    - Contribution Allotment (C) (i.e. NMCRS, CFC, etc.)
    - Insurance Allotment (I) (i.e. SGLI, Tri-Care Dental)
    - Savings Allotment (S) (i.e. savings account, etc.)
    - Savings Deposit Program (J) – only during combat deployment
    - Discretionary Allotment (D) (i.e. living expenses.)

- Thrift Savings Plan (TSP) – Military 401k Program
- b. To initiate or change allotments, contact the unit's Personnel Administration Center pay section or login to MyPay web site. It can take up to 60 days for implementation of an allotment. The Leave and Earnings Statement (LES) can also be viewed on MyPay with a personal identification number (PIN). Marines, you can elect to provide your designated family member with an alternative PIN that will allow the user to view select screens on the MyPay website such as the LES, pay amounts and dates, and tax forms.
  - c. You may allot part or all of your pay, with the exception of COMRATS (commuted rations) and Clothing Allowance. When individuals start an allotment, it is wise to have money set aside, particularly if allotting a large amount of total pay. The money for an allotment is taken out of both checks, the 1st and 15th of the month. The first allotment check is issued on the first of the following month.
  - d. If there is a pressing need for the funds when an allotment is started or delayed, Navy-Marine Corps Relief Society (NMCRS) can often assist with an interest-free loan until the money arrives.
3. Split Pay. This option allows you to receive a portion of your pay through disbursing. This requested split pay amount must be a whole dollar amount less than or equal to your normal pay. The remainder of pay will be transmitted to your financial institution.

#### **B. ADDITIONS TO AND SUBTRACTIONS FROM PAY:**

Additions and subtractions from pay are determined by location and circumstances of separation or deployment and will be managed by the local command or IPAC. Specific information regarding Basic Allowance for Subsistence (BAS) and Temporary Additional Duty (TAD) Pay/ Per Diem entitlements for members of the unit may be provided by the local command or Installation Personnel Administration Center (IPAC).

Other possible additions to pay are Imminent Danger Pay, Cost of Living Allowance (COLA), Family Separation Pay, Temporary Additional Duty (TAD), Hostile Fire, Flight Deck Duty Pay, and Sea Pay. Specific pay issues will be dependent upon the type, length and location of the deployment. If there are questions or concerns regarding changes to the pay of the Marine, please contact your local command or IPAC.

## SECTION 2: LEGAL PLANNING

Services available at the Legal Assistance Office are FREE. Wills, insurance reviews, estate planning and general property matters are some services offered. Advice is available on such matters as credit purchasing, state and federal taxation, state motor vehicle laws, landlord – tenant agreements as well as domestic issues.

Act immediately when a legal issue is discovered. Remember to take care of unpaid parking or speeding tickets, or other pending legal actions before deploying. Immediate action will often resolve small problems before they become more serious. For example, the best time to ask questions is before signing a contract rather than when the terms of the contract come into dispute. Never sign a blank contract!! Utilization of Legal Assistance services is both advised and encouraged when a legal problem is first identified.

Keep all legal or other important documents in one location (wills, powers of attorney, insurance policies, etc.). You may want to leave a sealed copy with a designated family member or person taking care of your affairs.

- A. POWER OF ATTORNEY: (POA) One of the most important matters to consider during pre-deployment planning is a Power of Attorney. A Legal Assistance Officer should be contacted to help you determine if you need a POA and/or prepare one. There are two types:
1. General Power of Attorney allows the holder of that legal document the right to sell personal property, and to use the grantor's credit. A General Power of Attorney grants virtually unlimited ability to act for another person. General Powers of Attorney often create more difficulties than they cure and are generally not advised. This is an extremely powerful legal instrument and should only be entrusted to a competent individual with experience in business matters whom you can trust. This person, often a family member or very close friend, should be someone you trust explicitly. You are giving them the authority to make legal decisions for you while you're deployed.  
  
A General Power of Attorney should not be executed unless the individual making it is fully aware of the risks associated with such a document. Always consider whether a Special Power of Attorney would serve the immediate purpose.
  2. Special Power of Attorney allows the holder of that legal document to act for the grantor only when conducting business that is delineated in the document. This power of attorney will list in writing the actions you want conducted on your behalf. A Special Power of Attorney can be very useful for such matters as managing financial accounts, settling of insurance claims, or moving/storing of household goods. Care should be taken in determining who will hold the power of attorney and what

actions will be authorized in the document. Remember without the Special Power of Attorney, family members/significant other at home could be significantly hampered in dealing with matters that may arise while you are away.

- B. WILLS: This document is very important for every Marine. The primary purpose of a will is to ensure that property distributed as the writer desires. Without a will, state laws decide how personal property is distributed and, if there are children involved, they can become wards of the state. The state's wishes generally do not follow those of the deceased. It is important that an individual's will reflect his/her current state of affairs so keeping it up to date is critical. Overlooking the execution of this important document could directly affect the security of your family. Your banking institution or other responsible individual should be named executor of your will. Note that a will does not cover life insurance distribution. Insurance is a separate contract between the insured and the insurance company. Verify that your beneficiary designations on insurance policies are accurate and current.
- C. NOTARIZATION: Notary public service is for making certain documents official by notarization. It is available at the Legal Assistance Office, most banks and credit unions, and usually through Marine Corps Community Services. There may be a small fee for the service depending upon where it is obtained.
- D. TAXES: Federal and state tax returns (where required) must be filed between January 1 and April 15 of the year following the taxable year even though the Marine is deployed. Check with your state of residence to find out the filing deadline as it varies from state to state. Also, check your state's tax department website to see if you are able to file electronically for free as well as for other tax information for military families. Marine Corps installations may assist with tax filing through a Volunteer Income Tax Assistance (VITA) office at no cost to the military members and their eligible family members to assist with preparing a return. The VITA office as well as the Internal Revenue Service (IRS) website, [www.irs.gov](http://www.irs.gov), is a resource for the forms needed to file taxes, if not filing electronically. The IRS refund check will generally require the signatures of both parties in a jointly filed form. When filing electronically, account information is required to process your tax return deposit. Problems in preparing and submitting tax forms or improper tax assessment may be directed to the Legal Assistance Office.

If you are deployed to a combat zone or hazardous duty area, you are eligible for an extension of 180 days from the date of your return to the US to file your tax return. Before departing, the active duty member may fill out Form 2848 and specifically designate a family member to file taxes and sign the return on behalf of the deployed service member. If you are active-duty military, you may be eligible to file your federal taxes electronically for free. To learn more information, please visit the IRS website at [www.irs.gov](http://www.irs.gov) or Military OneSource, [www.militaryonesource.com](http://www.militaryonesource.com), for more information

E. NEWLYWED OR THINKING OF GETTING MARRIED: If you marry prior to deployment you should notify your unit Family Readiness Officer and obtain a copy of the Deployment Guide for Marines and Families. Additionally the checklist in Appendix C, page 43 of this guide, will be a valuable resource to ensure the most immediate tasks have been completed prior to your departure. You should enroll your spouse in Defense Enrollment Eligibility Reporting System (DEERS) and obtain the Dependent's Identification and Privilege Card (Form DD 1172) for your spouse. You should also immediately complete an administrative audit of your personnel records and official documents to include: Record of Emergency Data (RED), The Basic Individual Record (TBIR), Servicemembers' Group Life Insurance Election and Certificate (SGLV 8286). This is also the time to apply for BAH and COMRATS.

F. IMPORTANT LEGAL PROTECTION:

Legal protection is provided for members of the Marine Corps through:

1. The Uniformed Service Employment and Reemployment Rights Act (USERRA). USERRA protects your job while you are on military training or duty. Discuss mobilization and deployment with your civilian employer as far in advance as possible. Ask for a written agreement of restoration. This document makes sure that your employer rehires you after deployment. To learn more, please visit [www.osc.gov/userra.htm](http://www.osc.gov/userra.htm).
2. The Soldiers' and Sailors' Civil Relief Act (SSCRA). The SSCRA was passed so that military members defending their country would not be worried by civil obligations. This Act does not relieve military members from their obligations, but protects them from legal action during active duty. You should be familiar with the SSCRA. To learn more please visit: <http://www.military.com/benefits/legal-matters/scra/overview>.

SECTION 3:  
FAMILY CARE PLAN &  
EXCEPTIONAL FAMILY MEMBER PROGRAM

A. FAMILY CARE PLAN

A Family Care Plan is a document that outlines the financial, medical, legal, logistical, educational, monetary, and religious arrangements for the care of the Marine's family members. The plan must include all reasonably foreseeable situations and be detailed enough to provide for a smooth, rapid transfer of responsibility to the named caregiver upon the absence of the Marine(s). The plan should also be catered to the specific needs each family situation. A Family Care Plan can be put into place with the support of the local Staff Judge Advocate to facilitate the necessary legal paperwork and the FRO to facilitate the necessary record keeping. The FRO will assist families in annual review of the validity, currency and accuracy of the Family Care Plans.

Marine Corps Order 1740.13A requires the following situations to have an executable Family Care Plan:

- A Marine who is or becomes a single parent of children,
- Dual military couples with dependents (both members need to have a Family Care Plan),
- Marines who otherwise bear sole responsibility for the complete care for children under the age of 19,
- Marines with family members who are unable to care for themselves in the Marine's absence.

The following items should be considered and discussed with short and long term care providers as you prepare a Family Care Plan:

- Financial: What is the current household budget? Have a realistic view of income vs. expenses, both monthly (car payments, rent, utilities, cable, etc. and daily (food, diapers, other incidentals, etc. Don't forget the little things that you may not pay attention to (i.e.: soda machines, kids' lunches, fast food etc.)
- Medical: What TRICARE Region will the family members be living in while service member is deployed? Is this a different region? Are there any daily medical needs?
- Logistical: Will children be relocating? If so, where? Is this a long term or short term plan? How will child be transferred from short term to long term guardian? Contact information for schools and child development centers/youth centers etc. Have an idea of what the plan is for homework, TV time, Internet usage, reading time, chores, showers, bedtime, food items, etc.

Bring the following documents to prepare a Family Care Plan:



- Will
- Additional Power of Attorneys (Special or General)
- Orders
- ID Cards
- Birth Certificates
- Social Security Cards
- Medical/Dental Records
- Passports

Family Care Plans should be readily available somewhere at home, keep with POA's and wills. Ensure both short-term and long-term guardians have necessary documents. The command should retain a copy of the FCP checklist and contact information for designated caregivers identified in the FCP.

If you are required to establish a family care plan, you are highly encouraged to also attend the Deployment Brief for Marines and Families and pick up a Deployment Guide for Marines and families. It provides additional information regarding the care and support for family members of Marines.

#### B. EXCEPTIONAL FAMILY MEMBER PROGRAM

The Exceptional Family Member Program (EFMP) has been developed for families with special physical or education needs. Through the Assignment Coordination Process, Marines are assigned to locations where services exist to support the needs of the Exceptional Family member. This Assignment Process ensures that the sponsor's performance of duty is not inordinately affected by the demands of caring for their Exceptional Family Member. This allows the Marine to focus on duties and contributes to the operational readiness of the unit. Successful execution of the EFMP improves the quality of life for the Marine Corps family with special needs.

The Family Support component of the website in reality is designed as a handbook for families, EFMP Coordinators and other interested parties and also serves as a forum for Coordinators to communicate with each other to share best practices and resources that will help all military families. For more information on the Exceptional Family Member Program, contact the local EFMP coordinator or refer to [www.mccs-usmc.org/efmp](http://www.mccs-usmc.org/efmp).

#### SECTION 4:

#### PERSONAL AFFAIRS

Deployments will go more smoothly the more you plan. When you plan for contingencies that may occur within your personal affairs, you will be contributing to your personal readiness.

#### A. MEDICAL AND DENTAL:

1. Medical. As an active duty service member you are required to enroll in TriCare Prime. Enrollment is not automatic. You MUST verify that you have enrolled for your medical care prior to your departure. You should also already have a DNA sample on file. Even if you have already provided the sample double check to make sure your unit has access to the records and that they have not been misplaced.
2. Dental. All Marines are required to be a Class 1 or 2 before deployment. The best way to keep in good dental health is to make sure your records are updated and all appointments are kept. Make sure to be prepared and should you need any dental work, do so at least three months prior to your deployment. An explanation of dental classes is below.
  - a. Class 1 Marines are free of cavities and do not need any dental work or cleaning.
  - b. Class 2 Marines need treatment that is not urgent, i.e. routine cleaning
  - c. Class 3 Marines need treatment ASAP. You are placed in a non-deployable status.
  - d. Class 4 Marines need their Annual Exam completed.

Dental treatment is free to all active duty Marines/Sailors to a limit. Any cosmetic work that is not deemed necessary will be at the expense of the Marine. All necessary treatment is free.

[Local TRICARE Dental information should be included here by the local installation or command.]

B. VOTE!: Our Country, Our Choice, Our Leaders! VOTE! The right to vote is one of our most important civil liberties. Moreover, voting is an obligation that accompanies and protects the freedoms we enjoy. Ensure you contact your Unit Voting Assistance Officer to complete a Federal Post Card Application (FPCA). The FPCA will be used to register you to vote in the upcoming primaries and Presidential Election. Ensure you use your deployment address when you complete the FPCA to ensure your absentee ballot arrives to you in country, in time for you to cast your vote and let your voice be heard.

C. VEHICLES:

1. Storage. Your Marine Corps Base/Station offers vehicle storage for the single Marine. Vehicles will most likely be stored at the PMO Impound lot. You will need to provide proof of insurance and your registration will have to be current. You are not able to store personal belongings in the vehicle. Remember don't leave your vehicle on the street or in a parking area, because it could get towed, especially if the registration has expired. You may end up paying a daily storage fee while it's locked up. If you do not want to store your vehicle on base, it is advised that you arrange to have your vehicle picked up by an immediate family member. Don't leave your vehicle in the care of a fellow Marine. They may soon be in the same position you are.
2. Registration Expiration Date: Check your registration expiration date. Renew your registration yourself or provide a power of attorney to someone you trust to take care of it for you.
3. Insurance: Some insurance companies offer reduced rates to service members who are deployed if their vehicles are in secured off road storage. State requirements for storage insurance vary greatly – some do not require insurance at all when a vehicle is in storage. The key to car insurance for stored vehicles is to check with the insurance company and the bank. The insurance company may offer reduced rates; the bank may also be willing to forgo full coverage if the vehicle is in secure storage. Contact your agent to find out if you are eligible.

D. RENTAL AGREEMENTS/LEASES: For those singles residing in town, ensure that you utilize the proper procedures to relinquish your lease. Because you are on active duty, you do NOT qualify under the Soldiers and Sailors Act of 1946. This means that you could be held liable for the duration of the lease. Depending upon how the lease is written, this could amount to a significant financial burden for you and quite possibly affect your credit rating. Should the holder of the lease wish, you could also face legal action. Your agreement should have a military clause within their lease that they can invoke. Invoking the military clause is a simple process that both the housing office and legal assistance office can help with should a landlord be uncooperative. It is your responsibility to notify your

personnel section to have your BAH discontinued during your deployment. If not, you may be subject to a large pay checkage upon completion of your deployment.

- E. CELL PHONE: Depending upon the circumstances of your deployment, there may be prohibitions to the use of personal cell phones. Most cell phone companies charge a penalty for early termination of your service contract, but will allow a suspension of services during the deployment. Be sure to review your contract before determining the best action to take. Keeping in mind that your bill will still have to be paid while you are away if services are not suspended.
- F. PERSONAL BELONGINGS: If you are living in the barracks ensure that you work with your unit to be included in a mass TMO pack up. If not residing in the barracks, you may choose to store your personal belongings in a storage facility. Complete an inventory of your items and leave a list with family and/or friends. The inventory should include photos of valuable items. **YOU SHOULD BE AWARE THAT THE GOVERNMENT IS NOT LIABLE FOR COST OR REPLACEMENT OF ITEMS NOT STORED/SHIPPED BY TMO!** Also check on insurance options that may provide financial coverage just in case.
- G. PERSONAL WEAPONS STORAGE: Residents are required to keep their personal weapons in the armory. For those singles that reside in town they should NOT leave their weapons with a friend. Coordinate with your command and place the weapon in the armory. This will protect you and others.
- H. LIBERTY CALL: Keep in mind that in foreign ports your command will have liberty dress codes requirements you'll need to follow. Check with your command regarding appropriate attire.
- I. MISCELLANEOUS: Don't forget those important items you'll want to have for your personal time. Pack a camera, batteries, books, magazines, writing materials, or other small items. When it comes to some of those electronics, i.e. iPods, MP3 players, try to take more inexpensive versions. There is always a chance of damage or loss when deploying.

## SECTION 5: COMMUNICATION

Communication during deployment takes many different forms. The greatest morale builder during a deployment is communication from home.

### A. OPERATIONAL SECURITY:

As you communicate with home, it is crucial that you remember the importance of operational security (OPSEC). It is also up to you to inform your family and friends what OPSEC and how it can affect them. OPSEC consists of measures taken to ensure that sensitive information is not compromised. Ensuring the security of the unit depends on many factors such as deployment areas and times, port call dates, special shore deployments and return dates. Avoid discussing operational information in public places, over the telephone or with members of the media. Remember that the Yahoo! Groups, chat rooms and MySpace are not secure sites for sharing sensitive or secure information.

### B. PERSONAL COMMUNICATION:

Make sure your family members have your correct unit address information for sending mail through the United States Postal Service. You should also provide them with your email address if you have one. During your pre-deployment briefs information on web site addresses and unit 1-800 numbers should be made available. If not or you miss the information ask for it and be sure to share it with your family members. With this contact information your loved ones will be able to have access to information about your unit and provide a connection with you, especially during those times when you may not have access to phones or the internet/email.

Two great methods of communication during deployment are letters or email (if available). Long distance telephone calls can get very expensive, very quickly and letters can be re-read during lonely moments or times when phone and email are not available. Mail will take a week or more to reach you and operational schedules may delay mail even further. If family members/significant others have been receiving mail regularly and the mail suddenly ceases for a week or longer, reassure them that there is usually no cause for alarm. The delay is probably due to some uncontrollable circumstance such as extended operations or bad weather.

Here are some communication Rules of Thumb for you, family members and friends:

1. Be informative and cheerful. Use sarcasm and humor with great care. Remember that in writing, no one can hear the tone of your voice or see the expression on your face.
2. Rumors should be avoided, especially if they deal with classified subjects such as unit movements or deployments. Remember the importance of operational security.
3. Refrain from gossip about other members of the unit, or their families. This can cause unnecessary trouble and may not be true.
4. Write often. Sometimes the best letters are simply about the events happening in the day. You should also remember to be very clear. Do not assume that those you write to know what you're talking about. An earlier letter explaining details may not have been received. Try numbering letters on the envelope so that if more than one letter is received, so the recipient knows which one was written first.
5. Do not brag to others about the number of letters you write or the number you receive. Score keeping usually results in hurt feelings.
6. If you have to give bad news in a letter, be clear and to the point, and explain all the details including dates.
7. It is important to think of the effect of disturbing news on family members/significant others. Many families are not accustomed to dealing with the military lifestyle and something that seems trivial to you may be extremely disconcerting to them.
8. Family members and significant others should avoid troubling your Marine with problems that he/she cannot solve as this can effect their mission readiness. Seek assistance with some of the many agencies and people in the local area: Marine Corps Community Services Center (MCCS), Military OneSource, Chaplain, Navy Marine Corps Relief Society (NMCRS) and friends.
9. A note to family and friends: If you are angry and/or things are going wrong, try recording everything you're feeling on paper or in a journal. Sometimes after you have vented the frustration, you will feel better and can better handle the situation. Do not send these to the Marine. Remember, when they are away that written words are far more permanent than spoken ones. Sometimes it helps just to talk to someone.
10. Encourage family/friends to send an audio or videotape or to send an occasional "care package". Some things that can be sent are photos,

movie or voice tape recordings or small keepsakes. Food items being sent should be non-perishable.

11. Remember that an airmail letter can take up to 10 days to reach its destination and parcel post can take as long as six weeks. Do not send perishables through the mail. Do not send cash, use check or money order only.

C. CARE PACKAGES:

Let your family know ahead of time what to send in a Care Package.

Packages from home can be a very welcome sight when you're thousands of miles away. Some hints and tips to expedite your mail and care packages is to be sure all items are correctly addressed (typed labels are best) and for care packages the recommended size is that of a "shoe box." Be sure to inform your family members and friends of the "do's" and "don'ts" of sending mail and care packages.

1. Put the address on a piece of paper inside the top of the box or envelope in addition to addressing the outside. This allows the post office a way to deliver your mail if outside information is unreadable.
2. Packages can be sent Priority or parcel post. Priority is generally more expensive than parcel post but takes less time to arrive. To be shipped through the postal service, the parcel must not weigh more than 70 pounds and not be greater than 108 inches in size. This 108-inch size limitation is determined by adding four times the width to the length of the package. Boxes that bear marks or names of copyrighted trademarks cannot be mailed unless those marks or names have been removed or covered. Be sure to check with your local post office or the Postal Service website for current information. Overseas shipments, including APO and FPO addresses, require a customs form be completed and attached to the package. For current information or to order mailing supplies, consult the U. S. Postal Service website at <http://www.usps.com>, or call 1-800-610-8734.
3. Tell your family and friends what you would like to receive from home in your care packages to make your deployment a little more comfortable. Also remind them that your living space may be extremely limited.
4. Parcels and articles mailed from outside the continental U.S. (CONUS) are subject to examination by U.S. Customs' officials, with the recipient liable for duties assessed. U. S. Customs' website provides more information at <http://www.customs.gov>.

D. E-MAIL:

1. Using e-mail can be an additional way to communicate between the states and overseas. If your family is located near a military installation, they may have computer access. The United Services Organization (USO)

close to where you live normally provides free Internet services to military families.

2. Remember OPSEC. Details such as ship's position, command mission, or scheduling, such as departures, port call dates, and returns, should never be discussed.
3. Rules that apply to written mail listed above also apply here.
4. Avoid messages with graphics or attachments, due to military restrictions.

E. MOTOMAIL:

MotoMail is a Marine Corps unique system that prints electronically sent letters (from family and friends) in about twenty-four (24) hours to units in Afghanistan, Iraq and some Marine Expeditionary Units (MEU). This service is free to all users and provides bank level security without any misdirected mail on up to 5 messages a day per account. Letters are stored on a server then distributed to the correct nine (9)-digit zip code, printed, sealed and made available for delivery through unit mail call. MotoMail can be accessed via the web address [www.motomail.us](http://www.motomail.us).

F. TELEPHONE COMMUNICATION:

1. A variety of telephone cards are available through many different sources. Most phone companies issue cards and bill for charges monthly. Be sure to research hours, rates, and service charges that will accrue when this card is used. Also, check the calling area covered by the rates. The rates quoted may not be applicable from areas other than your home phone or local calling area.
2. Prepaid phone cards are based on the number of minutes. It is a good idea to research the rules of the card before purchasing. There are many different brands and denominations of cards and the expense may vary greatly. Be sure to educate yourself about the rules of phone cards purchased at retail outlets before you buy.
3. Phone capabilities and phone card compatibilities will vary based on location.
4. Avoid placing collect calls. Calling collect from overseas can be very expensive for the recipient.



#### G. COMMAND COMMUNICATION:

1. The Unit Family Readiness Program is there to provide official communication between you, your designated family members, and your unit. Any official message will be passed via the Unit Family Readiness Program, verbatim from the Commander to each family. Official messages may include schedules for return dates and port calls, or changes in those schedules, once the Commander releases the info. Unit family readiness personnel will provide details and information about these services at the unit pre-deployment briefs. This information will be conveyed to Marines and families through the FRO using the Mass Communication Tool as the commander initiates the official information. The Marine will need to designate family members to receive communication from the command through this tool.
2. Know your Unit Family Readiness Officer, who serves as your link to the command. Mrs. Jill Buria, 252/466.5082
3. Designate points of contact (POC's) in your family who can receive information. You must fill out the appropriate forms and submit to your unit allowing them to communicate with your designated points of contact. This designation will enable the FRO to forward you information through the Mass Communication Tool, the Unit Family Readiness Newsletter, and periodic phone calls.
4. If your unit has a toll-free telephone number, ensure you and your designated family members know how to access for automated updates with the unit.
5. Know your unit's official web site, accessible through <http://www.marines.mil>.

## SECTION 6: NOTIFICATION

Notifications are official communications to relay important information regarding the health or welfare of the Marine or the Marine's Family. There are two separate ways to make notification depending on whether it regards the Marine or the family of the Marine.

- A. EMERGENCIES FROM HOME: In the event of a family emergency that necessitates contact with you, be sure that family members have all the information needed (social security number (SSN), complete name, and unit address). Communication needs to be initiated in one of the following ways:
1. Local American Red Cross Chapter or Station during normal working hours or at the local chapter emergency number.
  2. American Red Cross Armed Forces Emergency Services toll free in the U.S. at 1-877-272-7337. See page 30 for more information on the American Red Cross.
  3. Family Readiness Officer or the duty officer for your unit.
  4. Emergency Leave: If you must take emergency leave, the Officer in Charge (OIC) may ask the American Red Cross (ARC) for an emergency leave report to verify the situation. The information furnished by the doctor, lawyer, or other professionals involved. This is then furnished to the Officer in Charge to assist him in making the leave decision. This information is usually known as an "AMCross Message". The ARC cannot approve, disapprove, or recommend emergency leave. You may also request this report before deciding whether the situation is serious enough to take leave.
- B. CASUALTY ASSISTANCE CALLS: In the instance that you are injured, missing, or deceased, communication will be made with your Primary Next of Kin (PNOK) as identified in your Record of Emergency Data (RED) sheet in your service record.
1. Your RED should be updated with the name of the person, or PNOK, you would like notified as well as their current contact information. Ensure the RED reflects the correct designee for notification, Pay Arrears, death gratuity, and person authorized to direct disposition (PADD). The SGLI cannot be updated through the RED but the Marine must also ensure the SGLI identifies the correct beneficiary.
  2. In the case of that you are injured telephonic communication is made to your PNOK who is previously identified in your RED.
  3. In the instance that you are very seriously injured, missing, or killed, a Casualty Assistance Calls Officer (CACO) will make initial notification to the PNOK in person. In most cases a Chaplain will accompany the CACO.

## SECTION 7: PERSONAL RELATIONSHIPS

Often family members/significant others don't talk about deployment because the possibility of separation makes them uneasy. Honest discussion is usually the best way to deal with anxiety and minimize potential problems. Before you leave, agree how often you will keep in touch and what type of information will be shared.

### A. PLAN AHEAD:

Discuss if and how holidays, birthdays, and special events will be recognized. For special occasions, cards can be purchased and flowers and gifts can be ordered in advance for loved ones at home. For the family members/significant others at home, they should find a comfortable routine and stay with it. Many people find that routine and ritual can be comforting. Help your family and friends identify the support systems that are available to them, i.e. other family, friends, support groups both online and in person, and places of worship.

### B. EMOTIONAL CYCLE OF SEPARATION AND DEPLOYMENT:

The Emotional Cycle of Separation and Deployment describes changes in family members/significant others' behavior and emotions during deployments of three months or more. The Emotional Cycle of Separation and Deployment presents a general picture and appears to be true most of the time, but each person is unique and the exceptions are varied. It will be helpful for you to understand this cycle. You may want to share this with parents and/or significant others. Marines preparing for deployment and separation also go through many emotions. At first, you may feel excited. Later, you may start to withdraw from family and friends in an attempt to deal with potent feelings. Recognizing feelings and expectations and talking to your family members/significant other about them will help.

1. Stage one – Anticipation of Departure (typically 1–6 weeks before departure). Before the deployment it is not uncommon for family members/significant others to protest, to feel tense, to be frustrated and to avoid the reality of the Marine's departure. They may unexpectedly find themselves crying at what may seem to be little things. There is also tension as couples cram a multitude of activities in a reduced time frame. There are things to fix, things to do, and people to see. It can be a hectic and frustrating time.
2. Stage Two - Detachment and Withdrawal (typically the last week before departure). Detachment may begin before the actual departure. There may be anger and emotional break-offs as people prepare for separation. It can be a time of mixed feelings as one attempts to protect oneself from hurt by distancing, yet wants to make the most of the available time. At the beginning of this stage family members/significant others may experience the grief of loss. Detachment will also be a part of the whole separation time.

3. Stage Three - Emotional Disorganization (typically about 1-6 weeks into deployment). Emotional disorganization can occur initially when family members/significant others attempt to make new routines and carry out their duties. Many become depressed and withdraw from friends and neighbors. The disorganization soon passes, however, as they adapt. It is important for family members/significant others to remember during both stage two and three to take care of themselves. They should eat healthy and get plenty of rest and exercise. In addition, they should avoid trying to do everything by themselves. Family, friends, neighbors, and clergy can be resources for emotional support.
4. Stage Four – Recovery and Stabilization (variable, typically between weeks 3 & 5). Recovery and stabilization occurs when family members/significant others get set into a routine and realize they are doing fine. It is a time of increased confidence. They take pride in their ability to cope and find a new sense of independence.
5. Stage Five – Anticipation of Return (typically about 6 weeks before return). This is the “Oh boy! They’re almost home,” stage. With it comes excitement and anxiety. Some family members/significant others become frenzied, as they rush around trying to make everything perfect for their Marine’s return. Many start diets and pick up the pace of doing what ever it is they feel must be done before the Marine returns. Important notes to remember for Stage Five is don’t expect things to be perfect after the reunion. Consider setting aside quiet time during the first few days. Avoid planning a busy schedule of events. Even though reunion is exciting, it can be stressful, too. Changes may have occurred and you will all need time to adjust.
6. Stage Six – Return Adjustment and Renegotiation (typically about 6 weeks after return). Upon return to home the phase of adjustment and renegotiation of relationships begins. The set of assumptions and expectations need to be reset, and reevaluated (fine tuned), to account for the changes that have occurred in the past 6 months or year. It may be a time of tension and fighting. This is, however, normal and to be expected. Communication is the key. Especially during stage six. Remember, open, honest communication can solve many problems or conflicts.
7. Stage Seven – Reintegration and Stabilization (typically about 6-12 weeks after return). The last stage is when reintegration has occurred and you have reached stability in your relationships with family and/or significant other. “Normal” life resumes for all.

Remember that it doesn’t matter if this was your first or tenth deployment, each deployment has its own challenges. Don’t expect your family and friends to react the same to each deployments or separations.

## SECTION 8: TIPS FOR REUNION AND REINTEGRATION

### A. REUNITING:

You may have a picture in your mind about homecoming. Your family/significant other runs to meet you; you are showered with love and affection; everything is exactly as when you left. It is possible, but highly unlikely. Things have changed, you have changed. Your family members/significant other may have taken on a new role and learned new skills. Your friends have made new friends or may have changed duty situations. Siblings may have grown and events may have occurred in a way you wouldn't have chosen. The best advice for everyone is to be flexible, be prepared for change and be patient with the readjustment process. Expect face-to-face communication with your loved ones to feel awkward at first. One thing you can count on is that things will not be the same as when you left.

### B. READJUSTING:

Transitions take time and patience. The family members at home may be seeing your return as the solution to all problems. Don't expect to solve them all within the first day of your return. Respect how your family/significant other handled things while you were gone and remember that we all need reassurance of love and commitment. You need to remember that you will need time to readjust to the non-deployed environment. Remember the Single Marine Program; it can be a great asset to reintegrate back into daily life. The most important thing at the point of homecoming is for everyone to be shown love and appreciation for all their efforts during the deployment.

### C. CHILDREN AND REUNION:

Reunion is a special time for everyone involved. For single Marines with young siblings or other young children in their lives, it may take time to rebuild that relationship, expect some emotional strain for both. Here are some helpful hints for children and the deployed Marine. (Single parents may want to refer to the Deployment Guide for Marines and Families.)

1. Encourage children to express their feelings about the return. This may be a mix of excitement, worry and fear. For instance, the child may be concerned that the new lifestyle will change for the worse once the loved one returns.
2. Family should involve them in homecoming plans and activities such as planning special outings, making small gifts or helping cook the homecoming meal.
3. Plan for the child (ren) to have special time with you.

4. Plan to spend time together as a family to help reestablish family bonds. Children will feel more secure once these bonds are more stable.
5. Children change quickly. For example, a preteen may have ignored the opposite sex before you left, but now considers them a top priority. Encourage them to talk about how things have changed.
6. The returning Marine can bring gifts for the child (ren). It is not necessary for the gifts to be elaborate. Even as small a gift as a special postcard shows that you thought of them while away.
7. Be sure to tell them how proud you are of his/her accomplishments. Express appreciation for the help they have provided during the deployment.
8. Children are not mature adults. Don't be surprised if they do childish things. They need your love and attention more than ever. Be patient and treat them with respect. They may reject you at first, but time will ease the readjustment.

With a little preparation you can make your homecoming a memorable experience and an opportunity to improve your relationship with your loved ones.

#### D. FOR NEXT TIME

It is a good idea to take time and review the deployment. Discussing issues such as preparedness, lessons learned and any other areas of concern can help build relationships and coping skills for the next deployment. Some of the questions to ask are:

1. How well were we prepared for the deployment?
2. Did the frequency of communication (mail, care packages, phone calls) meet the expectations of all?
3. How can we improve the adjustment process on both ends of the deployment?
4. How did the financial setup work for family members/significant others?
5. What should we do differently next time?

## SECTION 9: OVERSEAS TRAVEL

Many times, during your tenure with the Marine Corps, occasions arise for family members/significant others to travel overseas. But as we know any trip can have its own challenges. Many of these challenges can easily be avoided with the proper planning and foreknowledge of information about air travel, reservations, obtaining passports, visas, etc. Some of the necessary requirements for overseas travel take months to complete. When making travel arrangements, all should plan for the possibility that you may not be there when they arrive. Travel insurance and an alternate plan are always a good safety net in case plans change.

### A. PASSPORTS:

All family members planning to travel overseas must have a current passport. Active duty personnel should consider carrying a passport. If you plan on taking leave overseas, you may need a passport. Processing a passport takes approximately 6 to 8 weeks once an application is made. If you should lose or you suspect that your passport is stolen, immediately report it to the nearest passport agency and also report it to the local police department. To protect the integrity of the United States and the security of the person carrying the passport that was lost or stolen, special precautions are taken in processing lost or stolen passport cases. These precautions include but are not limited to areas such as a verification of circumstances and a review of your file in Washington, D.C. Replacement of your lost/stolen passport may take a considerable amount of time because of this precautionary process. A new passport, which is issued to replace a lost/stolen passport, is limited in validity. Additionally, loss of your passport may leave you without appropriate evidence of identity and citizenship until such time as a new passport can be issued.

NOTE: The main cause for the loss or theft of a passport is carelessness. Exercise every possible precaution to protect your passport. It is the most important document you can possess. Guard it carefully.

### B. VISAS:

All family members (and active duty personnel on leave) will need a visa for most countries they plan to visit. Check the State Department website at [www.state.gov](http://www.state.gov) for information on the visa requirements for different countries.

### C. VACCINATIONS:

The International Health Regulations adopted by the World Health Organization stipulate that vaccinations against smallpox, cholera and yellow fever may be required as a condition of entry into a country. Family members should check with the immunization clinic at their local healthcare facility or military treatment facility for further information on required vaccinations for each country they plan to visit. For specific information on required vaccinations for the destination you will be traveling to for leisure

or other, go to [wwwn.cdc.gov/travel/destinationList](http://wwwn.cdc.gov/travel/destinationList). Any vaccination received must be recorded on their shot record and carried when you travel.

D. CHECKLIST FOR FAMILY MEMBERS VISITING OVERSEAS:

1. Passport obtained
2. Airline tickets obtained
3. Visas obtained
4. Shots required for entering countries on your itinerary obtained (check with your healthcare provider)



## RESOURCES

### A. CHAPLAIN:

The chaplain provides a friendly face, a listening ear and can be a source of support and reassurance for you. Family members/significant others can benefit similarly with their local clergy while you are deployed. The following services are provided through the Chaplain Corps:

#### 1. Spiritual Ministry

- a. Eucharistic Holy Communion - Usually held at the main installation chapel, but also administered in chaplain's office or in extreme cases, anywhere.
- b. Baptism - Included in Divine worship or may be held privately in hospital, home or Chapel. Infant anointing and adult immersions are both available forms of this sacrament.
- c. Confessions - Protestant or Roman Catholic confession available.
- d. Divine Worship Services - will be offered based on your installation schedule.
- e. Bible Studies - Conducted on private on-demand basis. However, this resource is open to any group desiring it. The chaplain is a leader/facilitator of in-depth scripture study.
- f. Pastoral Counseling - Privately and in groups as the need arises.
- g. Confirmation of wedding vows - As indicated and requested by individuals.
- h. Funeral/Last Rites - As indicated and requested by individuals.

#### 2. Secular Ministry

- a. Counseling - Appointments can be made by calling the chaplain's office.
- b. Special Ministry - In every life joy and sorrow simply happen. Your chaplain would like to share with you in the former events and support you personally in the latter.

### B. NAVY-MARINE CORPS RELIEF SOCIETY:

The Navy-Marine Corps Relief Society (NMCRS) is a nonprofit charitable organization. The local office provides financial, educational and other services for active duty, retired military personnel and their family members. "Taking care of its own" is the society's motto. The Society relies heavily on volunteer assistance rendered by family members of military personnel. Financial assistance may take the form of a loan without interest, an outright grant, or a combination of the two, depending upon the circumstances and the repayment ability.

1. Services provided:

- Preparing a practical budget to avoid financial problems.
- Financial aid for emergency or unexpected medical or dental work. Supply payment of the patient's share of medical expenses covered by TRICARE, United Concordia and Medicare programs.
- Financial aid if an allotment check fails to arrive on time.
- Financial aid in the event emergency travel is necessary.
- Help with funeral expenses (according to need) in the event of a death in the immediate family.
- Education assistance through a Student Loan Program.
- Assistance with the cost of essential vehicle repair.
- Assistance with financial needs in the case of a disaster.

2. Services not provided:

- Assistance to allow service members to live beyond their means (normal income).
- Finance business ventures or purchasing a home/car, or similar permanent investments.
- Finance vacations, annual leave, or liberty.
- Paying debts contracted prior to entry into the service.
- Paying income or other taxes or interest on loans.
- Purchasing of nonessentials.
- Payment of fines or legal expenses.
- Provide funds for marriage, divorce or adoption.

Navy-Marine Corps Relief Society can offer assistance to any eligible family member. The family member needs to contact the local NMCRS office and make an appointment to learn about the services available and how to access them. To be eligible, the family member will need to present a dependent ID card and preferably a General Power of Attorney, although it is not required. It is not required that the service member fill out an authorization for the family member to access the services of NMCRS.

Upon request, Marine Corps commands may furnish the NMCRS Headquarters and other NMCRS activities with the following information (information not available locally may be requested from the Commandant of the Marine Corps (code MSPA-5)):

- Current military address of Marines.
  - Casualty status of Marines.
  - Report of status of claim for death gratuity or arrears of pay, and information of a similar nature, which has been requested in the interest of Marines or their family members.
3. If you personally request for NMCRS assistance, they are authorized full access to pay or personnel records, including any follow-up information relating to the orderly settlement of accounts.

C. AMERICAN RED CROSS:

1. The American Red Cross is a 24-hour a day agency. They can be reached at: 1-877-272-7337 in the U.S.
2. The American Red Cross (ARC) offers communication assistance when the Marine and his family are unable to communicate directly or when a family cannot obtain information. Family members of Marines often turn to American Red Cross when there is a sudden illness, death or birth in the family. While deployed, the American Red Cross can help you find out about these and other emergencies in your family. If you are the patient, American Red Cross workers in military hospitals will write letters for you. If an emergency arises and your family must contact you overseas, the American Red Cross cooperates with service officials to get the message delivered.
3. American Red Cross provides emergency financial assistance in the event of disaster. Appropriate referrals between Navy Marine Corps Relief Society and American Red Cross are made when necessary to give complete consideration of needs. The American Red Cross can provide NMCRS financial assistance when there is not an available NMCRS office (after hours or not near an installation). Local chapter contact information can be obtained from the ARC web site (<http://www.redcross.org>).

D. MARINE CORPS COMMUNITY SERVICES (MCCS):

1. Marine and Family Services (M&FS). The Marine and Family Services Division of MCCS is designed to assist the individual Marine through centralized information/referral services, relocation services and the coordination of area human resources services. The Division's purpose is to assist in having information and human services readily accessible and responsible to individual and family needs. The division also serves as the focal point for information exchange and coordination of military

and civilian family programs. Persons in possession of a valid Uniform Services Identification Card, also known as the military ID card each person enrolled in DEERS receives, are eligible for these services.

There are a wide variety of programs available through Marine and Family Services including those listed below. The level of availability of all these services will depend on the circumstances of the deployment (ship, UDP, other overseas Ops):

- Information & Referral (I&R)
- Financial Counseling
- Relocation Assistance Program (RAP)
- Volunteer Program
- Lifelong Learning and Off Duty Education
- Career Resource Management Center (CRMC)
- Prevention & Intervention Services
- Marine Corps Family Team Building (MCFTB)

2. SEMPER FIT. The Marine Corps' health promotion and recreation program. It includes fitness and wellness programs as well as the following:

- Recreation opportunities
- Information, Tickets and Tours
- Special Events
- Aquatics Program
- Intramural Program
- Physical Fitness Center
- Youth Sports

3. Single Marine Program (SMP): "Make a Difference, Get Involved!" The SMP, created in 1995, is a program that provides opportunities for single Marines, living in a barracks or off base, to voice their concerns and provide suggestions regarding quality of life and other aspects of their lives. SMP component areas of primary focus are: Community Involvement, Life Skills, Health and Wellness, Recreation, and Career Progression. Contact your local SMP Coordinator for a list of activities, information, and meetings. Visit the Single Marine Program website for more information at [www.usmc-mccs.org/smp](http://www.usmc-mccs.org/smp).

#### E. Military OneSource:

This resource can be used by calling toll free, 1-(800) 342-9647, or by visiting the web site: [www.militaryonesource.com](http://www.militaryonesource.com). This web site and phone number can be used 24 hours a day - 7 days per week to address any issues that you might want answers to. You will need to create your own user ID and password to order free audio CD's, tapes and booklets to be sent to your home or office on a variety of topics, such as:

- Relocation
- Elder Care
- Legal Issues

- Financial Matters
- Education and Schooling
- Relationships
- Parenting and Child Care
- Health and Wellness
- Counseling Services
- Everyday Issues
- Deployment or Re-deployment Issues
- Local Children's Camps

Military OneSource provides free telephone counseling services by consultants who have master's degrees or counseling credentials in a wide variety of fields including Social Work, Child Care, and Education. Military OneSource has multilingual and multicultural staff. The toll free lines and collect call lines are also TTY-TDD equipped for the hearing impaired.

## HELPFUL WEB LINKS

United States Marine Corps

<http://www.usmc.mil>

MyPay

<https://mypay.dfas.mil/>

Marine Corps Community Services (HQMC)

<http://www.usmc-mccs.org/>

LifeLines Services Network

<http://www.lifelines.navy.mil/lifelines/index.htm>

Operation Enduring Freedom

[http://mfrc.calib.com/Enduring\\_Freedom/index.htm](http://mfrc.calib.com/Enduring_Freedom/index.htm)

Marine Corps Community Services site on Deployments

<http://www.usmc-mccs.org/deploy/?sid=fl>

TriCare Military Health Care

<http://www.tricare.osd.mil/>

Internal Revenue Services (IRS)

<http://www.irs.gov/>

Deployment Health and Family Readiness Library

<http://deploymenthealthlibrary.fhp.osd.mil>

Military OneSource

<http://www.militaryonesource.com/>

United States Postal Services

<http://www.usps.com>

U.S. Customs Website

<http://www.customs.gov>

United Services Organizations

<http://www.uso.org/>

MotoMail

<http://www.motomail.us/>

American Red Cross

<http://www.redcross.org/>

## APPENDICES: HELPFUL FORMS AND CHECKLISTS

Appendix A: Budget Form, pages 32-33

This form can help to get you started on a financial plan.

Appendix B: Single Service Member Deployment Checklist,  
pages 34-37

Date Started/Completed Checklist

Valuable Documents

Automobile

Personal Matters

Appendix C: Family Readiness Plan – Newlyweds, page 38

Items to consider after marriage: IPAC, Allotments, SGLI, ID Card, etc.

## APPENDIX A: BUDGET FORM

### MONTHLY EXPENSES

\*\*\*\*\* (List here monthly expenses which are not paid by allotment) \*\*\*\*\*

<u>PAYMENT FOR</u> <u>PAYDAY</u>	<u>PAY TO</u>	<u>AMOUNT 1ST PAYDAY</u>	<u>15TH</u>
HOUSING	_____	\$ _____	\$ _____
FOOD	_____	\$ _____	\$ _____
CLOTHING	_____	\$ _____	\$ _____
GASOLINE	_____	\$ _____	\$ _____
TELEPHONE	_____	\$ _____	\$ _____
CELL PHONE	_____	\$ _____	\$ _____
HOUSEHOLD SUPPLIES	_____	\$ _____	\$ _____
CAR LOAN (1)	_____	\$ _____	\$ _____
CAR LOAN (2)	_____	\$ _____	\$ _____
OTHER LOANS	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
ENTERTAINMENT	_____	\$ _____	\$ _____
CREDIT CARDS	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
POSTAGE/MAILING		\$ _____	\$ _____
INSURANCE:			
LIFE	_____	\$ _____	\$ _____
RENTERS INS	_____	\$ _____	\$ _____
VEHICLE	_____	\$ _____	\$ _____
OTHER EXPENSES (SPECIFY)			
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
	_____	\$ _____	\$ _____
TOTAL EXPENSES NOT PAID BY ALLOTMENT		\$ _____	\$ _____



\*\*\*\*\* (List here monthly expenses paid by allotment) \*\*\*\*\*

<u>PAYMENT FOR</u>	<u>PAY TO</u>	<u>AMOUNT</u>	<u>1ST. PAYDAY</u>	<u>15TH</u>
<u>PAYDAY</u>				

ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____
ALLOTMENT FOR _____	\$ _____	\$ _____

TOTAL EXPENSES PAID BY ALLOTMENT \$ \_\_\_\_\_ (+) \$ \_\_\_\_\_

(=) \$ \_\_\_\_\_

TOTAL EXPENSES NOT PAID BY ALLOTMENT \$ \_\_\_\_\_ (+) \$ \_\_\_\_\_

\*(See previous page for amounts)

(=) \$ \_\_\_\_\_

TOTAL MONTHLY EXPENSES (=) \$ \_\_\_\_\_

\*(Add total expenses not paid by allotment with total expenses paid by allotment to arrive at total monthly expenses).

#### MONTHLY INCOME

SERVICE MEMBER'S BASE MONTHLY PAY \$ \_\_\_\_\_

BASIC ALLOWANCE FOR SUBSISTENCE (BAS) (+) \$ \_\_\_\_\_

BASIC ALLOWANCE FOR HOUSING (BAH) (+) \$ \_\_\_\_\_

CLOTHING ALLOWANCE (+) \$ \_\_\_\_\_

OTHER ALLOWANCE (S) (+) \$ \_\_\_\_\_

TOTAL MONTHLY PAY/ALLOWANCES (+) \$ \_\_\_\_\_

TOTAL MONTHLY DEDUCTIONS (ALLOTMENTS, ETC.) (-) \$ \_\_\_\_\_

NET MONTHLY PAY (=) \$ \_\_\_\_\_

OTHER INCOME (+) \$ \_\_\_\_\_

TOTAL MONTHLY INCOME (=) \$ \_\_\_\_\_

TOTAL MONTHLY EXPENSES (NON-ALLOTMENT) (-) \$ \_\_\_\_\_

REMAINING (Net) MONTHLY INCOME (=) \$ \_\_\_\_\_

## Appendix B: Single Service Member Deployment Checklist

Date Started	Date Completed	
_____	_____	Personal Records, Legal Documents and Files (See "Important Documents" on next page)
_____	_____	Medical
_____	_____	TriCare Prime Enrollment
_____	_____	DNA Records
_____	_____	Pay Allotment(s) (See "Pay Allotments" on next page)
_____	_____	Voter Registration
_____	_____	Automobile (see "Automobile" items on next page)
_____	_____	Mail/Correspondence/Other Personal Communications (See "Personal Matters" on the next page)
_____	_____	Finances and Bill Payments
_____	_____	Credit Cards
_____	_____	Other contracts, leases
_____	_____	Car Payment
_____	_____	Car Insurance
_____	_____	Registration Tags
_____	_____	Cell Phone
_____	_____	Personal Belongings
_____	_____	Personal Weapons Storage
_____	_____	Packing!

### Important Documents

Indicate the location of the following documents or N/A if not applicable.

1. \_\_\_\_\_ Birth Certificates
2. \_\_\_\_\_ Naturalization or Citizenship papers
3. \_\_\_\_\_ Insurance policies (Life, Household, Auto)  
Agent \_\_\_\_\_ Telephone \_\_\_\_\_
4. \_\_\_\_\_ Deeds, mortgages, lease agreements
5. \_\_\_\_\_ Social Security Number
6. \_\_\_\_\_ Military Records (copies)
7. \_\_\_\_\_ Automobile Title (or loan papers)
8. \_\_\_\_\_ Tax Returns
9. \_\_\_\_\_ Divorce Decrees
10. \_\_\_\_\_ Court Orders pertaining to support and custody of your legal dependents
12. \_\_\_\_\_ Bank Accounts: (make sure family has full access to accounts)  
Checking: Bank \_\_\_\_\_  
Account Number \_\_\_\_\_  
Telephone \_\_\_\_\_  
Savings: Bank \_\_\_\_\_  
Account Number \_\_\_\_\_  
Telephone \_\_\_\_\_
13. \_\_\_\_\_ Savings Bonds and Securities
14. \_\_\_\_\_ Wills
15. \_\_\_\_\_ Power of attorney (General or Specific)
17. \_\_\_\_\_ Current Passports
18. \_\_\_\_\_ Legal papers / Adoption Papers
19. \_\_\_\_\_ Executor Appointment
21. \_\_\_\_\_ Medical Power of Attorney for children

### Pay Allotment(s)

1. \_\_\_\_\_ Discretionary Allotment (D)
2. \_\_\_\_\_ Bond Allotment (B)
3. \_\_\_\_\_ Contribution Allotment (C)
4. \_\_\_\_\_ Savings Allotment (C)
5. \_\_\_\_\_ Insurance Allotment (I)
6. \_\_\_\_\_ Vehicle Allotment (S)
7. \_\_\_\_\_ Thrift Savings Plan (TSP)
8. \_\_\_\_\_ Saving Deposit Program (J)

### AUTOMOBILE:

Indicate a yes/no, appropriate response, or N/A if not applicable.

1. \_\_\_\_\_ Does it have a current base sticker?
2. \_\_\_\_\_ Does it have a current license plate?
3. \_\_\_\_\_ Do you have the title? Who holds the lien?
4. \_\_\_\_\_ Is the insurance paid up? When is the payment due?
5. \_\_\_\_\_ Has the car been serviced lately?
6. \_\_\_\_\_ Is there an extra key?
7. \_\_\_\_\_ Do family members/significant others know what type of oil to use and when should it be changed?
8. \_\_\_\_\_ Do family members/significant others know the type of gasoline to use?
9. \_\_\_\_\_ Does a family member/significant other have the warranty?
10. \_\_\_\_\_ Do family members/significant others know where to go for warranty repairs?
11. \_\_\_\_\_ Does the vehicle operator know whom to call in an automobile emergency/accident?
12. \_\_\_\_\_ Does the vehicle operator have your automobile insurance agent's telephone number?

### CONDITION OF:

1. \_\_\_\_\_ Radiator and heater hoses
2. \_\_\_\_\_ Engine vacuum lines
3. \_\_\_\_\_ Fuel lines
4. \_\_\_\_\_ Brake linings, discs, pads
5. \_\_\_\_\_ Engine drive belts, fan, alternator
6. \_\_\_\_\_ Air filters
7. \_\_\_\_\_ Oil filters
8. \_\_\_\_\_ Battery cables
9. \_\_\_\_\_ Shock absorbers
10. \_\_\_\_\_ Tires (spare also)
11. \_\_\_\_\_ Seat belts
12. \_\_\_\_\_ Brake lines
13. \_\_\_\_\_ Radiator

### FLUID LEVEL OF:

1. \_\_\_\_\_ Master brake cylinder
2. \_\_\_\_\_ Windshield washer
3. \_\_\_\_\_ Transmission
4. \_\_\_\_\_ Power steering pump reservoir
5. \_\_\_\_\_ Air pressure in all tires (including spares)
6. \_\_\_\_\_ Expansion tank
7. \_\_\_\_\_ Battery
8. \_\_\_\_\_ Engine oil
9. \_\_\_\_\_ Rear end lubricant

PERSONAL MATTERS:

1. \_\_\_\_\_ Do your family members/significant other understand the checking accounts and how to balance your account periodically?
2. \_\_\_\_\_ Do you have a back-up plan if the allotment is late?
3. \_\_\_\_\_ Do family members know what to do in case of an emergency? (call American Red Cross).

## APPENDIX C: FAMILY READINESS PLAN

### NEWLYWEDS

The military member of the family should do the following things to correct his/her records immediately:

1. \_\_\_\_\_ Go to the Installation Personnel Administration (IPAC) with all official documents and change your official records to show that you are married, listing your spouse as "Primary Next of Kin" on your RED.
2. \_\_\_\_\_ Check to IPAC to have your spouse listed as beneficiary for Government (SGLI) and Civilian Insurance Policies.
3. \_\_\_\_\_ Enroll spouse in DEERS and apply for a Dependent's Identification and privilege Card. (Form DD 1172)
4. \_\_\_\_\_ Go to IPAC and apply for BAH, COMRATS and start an adequate dependent's allotment for your spouse.
5. \_\_\_\_\_ Have your spouse attend a L.I.N.K.S. session as soon as possible to learn more about the Marine Corps, deployments, relocation and more valuable Marine Corps lifestyle information.
6. \_\_\_\_\_ Collect a Welcome Aboard packet from your unit. If possible have your spouse attend a Relocation Welcome Aboard Brief if available.
7. \_\_\_\_\_ Ensure spouse is aware of all bank accounts and access information. Most banks will not accept a General Power of Attorney. Some may require that you use the financial institutions' version of a Power of Attorney.
8. \_\_\_\_\_ Ensure your Unit Family Readiness Program has your new spouse's information.
9. \_\_\_\_\_ Visit your nearest TriCare Service Center to get spouse enrolled in military health care.